

**FIRST NIAGARA FINANCIAL GROUP, INC.**

	CPP Disbursement Date 11/21/2008	RSSD (Holding Company) 2648693	Number of Insured Depository Institutions 1
Selected balance and off-balance sheet items	\$ millions	2010 \$ millions	%chg from prev
Assets		\$21,030	
Loans		\$10,521	
Construction & development		\$511	
Closed-end 1-4 family residential		\$2,565	
Home equity		\$830	
Credit card		\$15	
Other consumer		\$191	
Commercial & Industrial		\$2,357	
Commercial real estate		\$2,756	
Unused commitments		\$3,388	
Securitization outstanding principal		\$94	
Mortgage-backed securities (GSE and private issue)		\$7,378	
Asset-backed securities		\$0	
Other securities		\$930	
Cash & balances due		\$212	
Residential mortgage originations			
Closed-end mortgage originated for sale (quarter)		\$279	
Open-end HELOC originated for sale (quarter)		\$0	
Closed-end mortgage originations sold (quarter)		\$288	
Open-end HELOC originations sold (quarter)		\$0	
Liabilities		\$18,513	
Deposits		\$13,242	
Total other borrowings		\$5,084	
FHLB advances		\$1,878	
Equity			
Equity capital at quarter end		\$2,517	
Stock sales and transactions with parent holding company (cumulative through calendar year)		\$3	NA
Performance Ratios			
Tier 1 leverage ratio		6.6%	--
Tier 1 risk based capital ratio		11.1%	--
Total risk based capital ratio		11.9%	--
Return on equity <sup>1</sup>		7.9%	--
Return on assets <sup>1</sup>		1.0%	--
Net interest margin <sup>1</sup>		3.7%	--
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}		64.7%	--
Loss provision to net charge-offs (qtr)		106.5%	--
Net charge-offs to average loans and leases <sup>1</sup>		0.5%	--
<sup>1</sup> Quarterly, annualized.			
	Noncurrent Loans		Gross Charge-Offs
Asset Quality (% of Total Loan Type)	#N/A	2010	#N/A
Construction & development		4.7%	0.0%
Closed-end 1-4 family residential		1.5%	0.0%
Home equity		0.9%	0.1%
Credit card		0.3%	0.4%
Other consumer		0.9%	0.3%
Commercial & Industrial		1.4%	0.3%
Commercial real estate		1.4%	0.2%
Total loans		1.4%	0.1%